

## In the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Claim 1: (Canceled) A method for receiving a secure passcode from a user, comprising the steps of:

generating, in a server system, an image having multiple symbols in pseudo-random locations within the image;

5 sending the image to a client system;

receiving, from the client system, data indicating a selected portion of the image;

determining an input character corresponding to the selected portion of the image;

and

10 repeating the previous steps to determine subsequent input characters, wherein each generating step generates a new image with the multiple symbols in different pseudo-random locations.

Claim 2: (Canceled) The method of claim 1, further comprising the step of combining the input characters to determine a passcode.

Claim 3: (Canceled) The method of claim 1, further comprising the steps of:

combining the input characters to determine a passcode;

comparing the passcode to a stored authorization code; and

sending, to the client system, a result code indicating the result of the comparison.

Claim 4: (Canceled) The method of claim 1, wherein the server system authorizes a money transfer operation according to the input characters.

Claim 5: (Canceled) The method of claim 1, wherein the symbols are alphanumeric characters.

Claim 6: (Canceled) The method of claim 1, wherein the image represents an alpha-numeric keypad.

Claim 7: (Canceled) A method for receiving a secure passcode from a user, comprising the steps of:

displaying, on a graphical user interface, a user input screen with multiple selectable symbols in pseudo-random locations;

5 receiving, through a cursor-manipulation input, a user selection of one of the multiple selectable symbols;

sending data corresponding to the user selection to a server system;

repeating the previous steps to allow the user to select a series of the multiple selectable symbols,

10 wherein each displaying step displays the user input screen with the multiple selectable symbols in different pseudo-random locations.

Claim 8: (Canceled) The method of claim 7, further comprising the step of combining the series of multiple selectable symbols to determine a passcode.

Claim 9: (Canceled) The method of claim 7, further comprising the steps of:

combining the multiple selectable symbols to determine a passcode;

comparing the passcode to a stored authorization code; and

selectively authorizing a user operation according to the result of the comparison.

Claim 10: (Canceled) The method of claim 7, wherein a money transfer operation is selectively authorized according to the series of multiple selectable symbols.

Claim 11: (Canceled) The method of claim 7, wherein the symbols are alpha-numeric characters.

Claim 12: (Canceled) The method of claim 7, wherein the user input screen represents an alpha-numeric keypad.

Claim 13: (Canceled) A computer program product having computer-readable code in a computer-readable medium, comprising:

instructions for generating, in a server system, an image having multiple symbols in pseudo-random locations within the image;

5 instructions for sending the image to a client system;

instructions for receiving, from the client system, data indicating a selected portion of the image;

instructions for determining an input character corresponding to the selected portion of the image; and

10 instructions for repeating the previous steps to determine subsequent input characters, wherein each generating step generates a new image with the multiple symbols in different pseudo-random locations.

Claim 14: (Canceled) The computer program product of claim 13, further comprising instructions for combining the input characters to determine a passcode.

Claim 15: (Canceled) The computer program product of claim 13, further comprising:

instructions for combining the input characters to determine a passcode;

instructions for comparing the passcode to a stored authorization code; and

5 instructions for sending, to the client system, a result code indicating the result of the comparison.

Claim 16: (Canceled) The computer program product of claim 13, wherein the server system authorizes a money transfer operation according to the input characters.

Claim 17: (Canceled) The computer program product of claim 13, wherein the symbols are alpha-numeric characters.

Claim 18: (Canceled) The computer program product of claim 13, wherein the image represents an alpha-numeric keypad.

Claim 19: (Canceled) A computer program product having computer-readable code in a computer-readable medium, comprising:

instructions for displaying, on a graphical user interface, a user input screen with multiple selectable symbols in pseudo-random locations;

5 instructions for receiving, through a cursor-manipulation input, a user selection of one of the multiple selectable symbols;

instructions for sending data corresponding to the user selection to a server system;

10 instructions for repeating the previous steps to allow the user to select a series of the multiple selectable symbols,

wherein each displaying step displays the user input screen with the multiple selectable symbols in different pseudo-random locations.

Claim 20: (Canceled) The computer program product of claim 19, further comprising instructions for combining the series of multiple selectable symbols to determine a passcode.

Claim 21: (Canceled) The computer program product of claim 19, further comprising:

instructions for combining the multiple selectable symbols to determine a passcode;

5 instructions for comparing the passcode to a stored authorization code; and

instructions for selectively authorizing a user operation according to the result of the comparison.

Claim 22: (Canceled) The computer program product of claim 19, wherein a money transfer operation is selectively authorized according to the series of multiple selectable symbols.

Claim 23: (Canceled) The computer program product of claim 19, wherein the symbols are alpha-numeric characters.

Claim 24: (Canceled) The computer program product of claim 19, wherein the user input screen represents an alpha-numeric keypad.

Claim 25: (Canceled) A method for transferring information comprising:  
displaying a sequence of graphical images on a display device wherein each graphical image may be defined as an array of addresses such that each pixel of the graphical image may be identified by a corresponding address;  
5 recording an address corresponding to part of the information for each graphical image of the sequence of graphical images to form a sequence of addresses;  
transferring said sequence of addresses to a processor;  
processing each address of said sequence of addresses to generate said corresponding part of said information; and  
10 processing said parts of said information to generate said information.

Claim 26: (Canceled) The method of claim 25 wherein said information comprises identification information.

Claim 27: (Canceled) The method of claim 26 wherein said identification information is a PIN.

Claim 28: (Canceled) The method of claim 25 wherein said sequence of graphical images comprise graphical images representing keypads.

Claim 29: (Canceled) The method of claim 28 wherein said graphical images representing keypads include representations of pseudorandom arrangements of keys.

Claim 30: (Canceled) The method of claim 25, wherein said address corresponds to a cursor address.

Claim 31: (Canceled) The method of claim 30 wherein said cursor address is selected by pressing a button.

Claim 32: (Canceled) The method of claim 25 wherein said address corresponds to a symbol on a graphical image.

Claim 33: (Canceled) The method of claim 32 wherein said part of said information is a symbol.

Claim 34: (Canceled) The method of claim 25 further comprising the step of authenticating a user based on said information.

Claim 35: (Canceled) The method of claim 34 wherein said step of authenticating is performed by a financial institution.

Claim 36: (Canceled) The method of claim 32, wherein the symbols are alphanumeric characters.

Claim 37: (Canceled) The method of claim 28, wherein the keypad is an alphanumeric keypad.

Claim 38: (Canceled) The method of claim 28, wherein said keypad is a numeric keypad.

Claim 39: (Canceled) A method for transferring information comprising:

(a) displaying a mappable graphic keypad image in a sequence of a plurality of mappable graphic keypad images in a portion of a window of a display device, the mappable graphic keypad image including a plurality of icons arranged in a first configuration, each of the icons having coordinates within the mappable graphic keypad image and a part of the information associated therewith;

(b) detecting a user input selecting an icon of the mappable graphic keypad image;

(c) determining the coordinates within the mappable graphic keypad image associated with the selected icon;

(d) transferring the coordinates within the mappable graphic keypad image associated with the selected icon to a processor;

(e) displaying a next mappable graphic keypad image in a sequence of the plurality of mappable graphic keypad images after detection of the user input, the next mappable  
15 graphic keypad image including the plurality of icons arranged in next configuration;

(f) detecting a next user input selecting a next icon of the next mappable graphic keypad image;

(g) determining the coordinates associated with the selected next icon of the next mappable graphic keypad image;

20 (h) transferring the coordinates associated with the selected next icon to a processor; and

(i) repeating steps (e)-(h) until all of the information has been transferred to the processor.

Claim 40: (Canceled) The method of claim 39 further including the steps of:  
processing each transferred coordinate to generate a corresponding part of the information at the processor; and  
processing said corresponding parts of said information to generate said  
5 information.

Claim 41: (Canceled) The method of claim 39 wherein said information comprises identification information.

Claim 42: (Canceled) The method of claim 41 wherein said coordinate comprises a code indicating a location on the mappable graphic keypad image the user input has selected, the location on the mappable graphic keypad image only determinable from the code at the processor.

Claim 43: (Canceled) The method of claim 39, wherein the icons are alphanumeric characters.

Claim 44: (Currently Amended): A method for transmitting a security code from a client to a server, comprising the steps of:

establishing a connection between the client and the server;

5 detecting selection of multiple points in a graphical image including a number of elements displayed at the client, the number of elements being positioned in a different configuration after each selection of each of the multiple points; and

transmitting, after each selection of each of the multiple points in the graphical image, coordinates associated with a portion of the security code from the client to the server over the connection, the coordinates further associated with such selection of such point.

Claim 45: (Previously Presented): The method of claim 44 further including the step of transmitting after a last selection coordinates associated with a completion code for the security code.

Claim 46: (Previously Presented): The method of claim 44 wherein the security code includes a variable length security code.

Claim 47: (Previously Presented): The method of claim 44 further including the step of receiving the different configuration of the elements within the graphical image from the server after each selection of each of the multiple points.

Claim 48: (Previously Presented): The method of claim 44 wherein the security code comprises a PIN.

Claim 49: (Previously Presented): The method of claim 44 wherein the graphical image comprises a keypad.

Claim 50: (Previously Presented): The method of claim 49 wherein the graphical image representing a keypad includes a different pseudorandom arrangement of keys after each selection of each of the multiple points.



Claim 51: (Previously Presented): The method of claim 44, wherein the coordinates correspond to a cursor position.

Claim 52: (Previously Presented): The method of claim 44 further comprising the step of receiving a confirmation of an authentication of a user at the client based on the security code.

Claim 53: (Previously Presented): The method of claim 44, wherein the elements of the graphical image are alpha-numeric characters.

Claim 54: (Previously Presented): A method for transmitting a security code between a client to a server, comprising the steps of:

establishing a connection between the client and the server;

5 detecting selection of multiple points in a graphical image including a number of elements displayed at the client, the number of elements being positioned in a different configuration after each selection of each of the multiple points;

transmitting after each selection of each of the multiple points in the graphical image coordinates associated with a portion of the security code from the client to the server over the connection, the coordinates further associated with such selection of such point;

10 processing the coordinates received after each selection of each of the multiple points in the graphical image to determine the portion of the security code associated with the coordinates; and

validating the security code upon receiving all portions of the security code.

Claim 55: (Previously Presented): The method of claim 54 further including the step of transmitting after a last selection coordinates associated with a completion code for the security code.

Claim 56: (Previously Presented): The method of claim 54 further including the step of processing the coordinates received after a last selection of coordinates to determine receipt of a completion code associated with the coordinates.

Claim 57: (Previously Presented): The method of claim 54 wherein the security code includes a variable length security code.

Claim 58: (Previously Presented): The method of claim 54 further including the steps of :

generating each of the different configurations of the elements after each selection of each of the multiple points; and

5 transmitting each of the different configurations of the elements from the server.

Claim 59: (Previously Presented): The method of claim 54 wherein the security code comprises a PIN.

Claim 60: (Previously Presented): The method of claim 54 wherein the graphical image comprises a keypad.

Claim 61: (Previously Presented): The method of claim 54 wherein the graphical image representing a keypad includes a different pseudorandom arrangement of keys after each selection of each of the multiple points.

Claim 62: (Previously Presented): The method of claim 54 wherein the coordinates correspond to a cursor position.

Claim 63: (Previously Presented): The method of claim 54 further comprising the step of authenticating a user based on the validation of the security code.

Claim 64: (Previously Presented): The method of claim 54, wherein the elements of the graphical image are alpha-numeric characters.

Claim 65: (Previously Presented): A method for receiving a security code from a client at a server, comprising the steps of:

receiving after each selection of each of multiple points in a graphical image including a number of elements, coordinates associated with a portion of the security code at the server over a connection, the coordinates further associated with such selection of such point;

processing the coordinates received after each selection of each of the multiple points in the graphical image to determine the portion of the security code associated with the coordinates; and

validating the security code upon receiving all portions of the security code.

Claim 66: (Previously Presented): The method of claim 65 further including the step of processing the coordinates received after a last selection of coordinates to determine receipt of a completion code associated with the coordinates.

Claim 67: (Previously Presented): The method of claim 65 wherein the security code includes a variable length security code.

Claim 68: (Previously Presented): The method of claim 65 further including the steps of:

generating each of the different configurations of the elements after each selection of each of the multiple points; and

transmitting each of the different configurations of the elements from the server.

Claim 69: (Previously Presented): The method of claim 65 further comprising the step of authenticating a user based on the validation of the security code.

Claim 70: (Currently Amended): A method for transmitting a security code from a client to a server, comprising the steps of:

(a) displaying a graphical keypad at the client responsive to a transmission from the server;

5 (b) detecting selection of a key in the graphical keypad by a user;

(c) storing the selection if the selection does not indicate an end of input and repeating steps (a) and (b); and

(d) sending stored selections to the server if the selection indicates the end of input.